

**Substitute Trustee's Deed**  
**Indexing Instructions**

Lot 2, Phase II, Gartrell Acres S/D, Sec 20, T-2-S, R-8-W, Desoto Co., MS

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 29th day of February, 2008, Valerie Perkins and Vincent Perkins, executed and delivered a certain Deed of Trust unto Barbara Zirilli, Trustee for Mortgage Electronic Registration Systems, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2869 at Page 367; and

WHEREAS, on the 26th day of August, 2008, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto GMAC Mortgage, LLC, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2941 at Page 643; and

WHEREAS, on the 26th day of August, 2008 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau, as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2941 at Page 644; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the sale for the purpose of paying said indebtedness or as much thereof as said brings; and

WHEREAS, I, Emily Kaye Courteau, Substitute Trustee advertised the sale of the following described real property by Substitute Trustee's Notice of Sale, dated September 18, 2008 by posting same at the bulletin board on the first floor in the middle of the building between the front and back door of the courthouse in DeSoto County and by publishing said Notice in The DeSoto Times Today for three (3) consecutive weeks, proof of publication being attached hereto as Exhibit "A" and incorporated herein by reference, which notice stated that the sale would be held on the 14th day of October, 2008, between the legal hours of 11 o'clock a.m. and 4 o'clock p.m., at public outcry, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South at Hernando, Mississippi; and

WHEREAS, I, Emily Kaye Courteau, Substitute Trustee, did on the 14th day of October, 2008, within legal hours, offer for sale and did sell, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South at Hernando, Mississippi the following described real property, to-wit:

Lot 2, Phase II, Gartrell Acres Subdivision, situated in Section 20, Township 2 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 63, Page 35, in the office of the Chancery Clerk of Desoto County, Mississippi.

WHEREAS, at said sale GMAC Mortgage, LLC was the highest bidder and best bidder, therefore, for the sum of \$309,589.68 and the same was then and there struck off to GMAC Mortgage, LLC and it was declared the purchaser thereof; and

WHEREAS, everything necessary to be done to have a good and lawful sale was done in accordance with law and the terms of the Deed of Trust; and

WHEREAS, GMAC Mortgage, LLC, has requested transfer and assignment of its bid to Federal National Mortgage Association and has authorized the undersigned to convey the property described above to Federal National Mortgage Association and the undersigned, by execution of this instrument, does hereby transfer and assign all right, title, and interest of GMAC Mortgage, LLC, as the highest and best bidder to Federal National Mortgage Association, pursuant to authority granted to the undersigned in the aforementioned Substitution of Trustee.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substitute Trustee, do hereby sell and convey unto Federal National Mortgage Association the land and property herein described.

W.E. Davis  
CLERK

I convey only such title as is vested in me as Substitute Trustee

sdr/F08-2419

WITNESS MY SIGNATURE, this the 15<sup>th</sup> day of October, 2008.



Emily Kaye Courteau, Substitute Trustee

STATE OF LOUISIANA  
PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 15<sup>th</sup> day of October, 2008, the within named Emily Kaye Courteau, Substitute Trustee, who acknowledged that (s)he executed the above and foregoing instrument of writing, after first having been duly authorized so to do as Substitute Trustee.



NOTARY

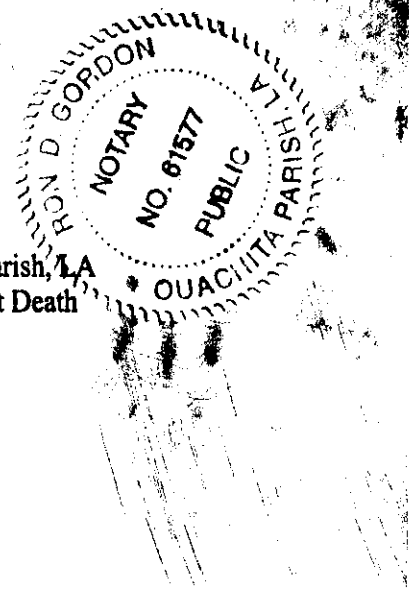
AT DEATH  
MY COMMISSION EXPIRES

ADDRESSES:

GRANTOR:  
Emily Kaye Courteau  
2309 Oliver Road  
Monroe LA 71201  
318-330-9020

GRANTEE:  
Federal National Mortgage Association c/o  
GMAC Mortgage, LLC  
500 Enterprise Rd Suite 150  
Horsham, PA 19044  
1-800-766-4622

Ron D. Gordon  
Notary No. 61577  
Notary Public, Ouachita Parish, LA  
My Commission Expires at Death



THIS DOCUMENT WAS PREPARED BY:

MORRIS & ASSOCIATES  
2309 OLIVER RD.  
MONROE, LA 71201  
318-330-9020

# DESOTO TIMES-TRIBUNE

## PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

Volume No. 113 on the 23 day of Sept., 2008

Volume No. 113 on the 30 day of Sept., 2008

Volume No. 113 on the 7 day of Oct., 2008

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2008

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2008

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2008

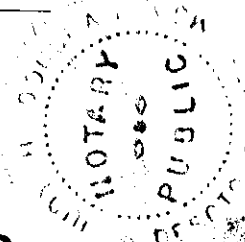
Diane Smith

Sworn to and subscribed before me, this 7 day of Oct., 2008

BY Judy N. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: JANUARY 16, 2009  
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

A. Single first insertion of 339 words @ .12 \$ 40.68  
B. 2 subsequent insertions of 678 words @ .10 \$ 67.80  
C. Making proof of publication and deposing to same \$ 3.00  
TOTAL PUBLISHER'S FEE: \$ 111.48



Substitute Trustee's Notice of Sale  
STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 20th day of February, 2008, Valerie Perkins and Vincent Perkins, executed and delivered a certain Deed of Trust unto Barbara Zilli, Trustee for Mortgage Electronic Registration Systems, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2889 at Page 387; and

WHEREAS, on the 26th day of August, 2008, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto GMAC Mortgage, LLC, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2941 at Page 843; and

WHEREAS, on the 26th day of August, 2008, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2941 at Page 844; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 14th day of October, 2008, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 2, Phase II, Gantrell Acres Subdivision, situated in Section 20, Township 2 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 63, Page 35, in the office of the Chancery Clerk of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee

WITNESS MY SIGNATURE, this day September 18, 2008

Emily Kaye Courteau  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-8020

sdn/F06-2418

PUBLISH: 9-23-08 / 9-30-08 / 10-7-08

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